

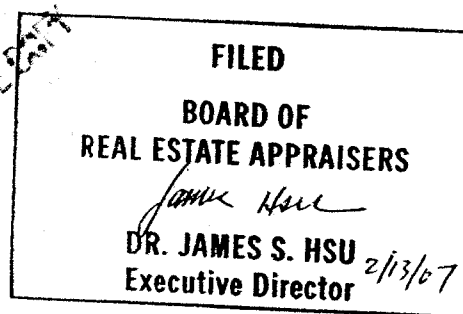
STATE OF NEW JERSEY
DEPARTMENT OF LAW & PUBLIC SAFETY
DIVISION OF CONSUMER AFFAIRS
BOARD OF REAL ESTATE APPRAISERS

IN THE MATTER OF THE
SUSPENSION OR REVOCATION OF
THE LICENSE OR CERTIFICATION
OF

LISA J. DEMBECK,
RC 00017800

TO PRACTICE AS A REAL ESTATE
APPRAISER IN THE STATE
OF NEW JERSEY

CERTIFIED TRUE COPY



Administrative Action

FINAL ORDER
OF DISCIPLINE

COPY

This matter was opened to the New Jersey State Board of Real Estate Appraisers ("the Board") upon receipt of information which the Board has reviewed and on which the following findings of fact and conclusions of law are made:

FINDINGS OF FACT

1. Respondent is a certified residential real estate appraiser in the State of New Jersey, and has been a licensee at all times relevant hereto.
2. On or about September 19, 2006, respondent furnished a response to a continuing education audit, which requested documentation with regard to respondent's having satisfied her continuing education requirements for renewal of her appraiser license or certification of January 1, 2006 through December 31, 2007.
3. Respondent is required pursuant to N.J.A.C. 13:40A-5.3, -5.4 to have completed the equivalent of fourteen (14) classroom hours of instruction for each year during the period preceding renewal.
4. Respondent's submissions indicated that during the two years preceding the January 1, 2006-December 31, 2007 renewal period, i.e., 2004 and 2005, respondent had not enrolled for and completed the required credit hours of continuing education instruction.

5. Respondent indicated on her on-line renewal application for the January 1, 2006 - December 31, 2007 renewal cycle that she had completed the continuing education requirement for the previous two years.

CONCLUSIONS OF LAW

1. Respondent's failure to complete her continuing education requirements for 2002-2003 and 2004-2005 constitutes a violation of N.J.A.C. 13:40A-5.3, -5.4, subjecting respondent to sanctions pursuant to N.J.S.A. 45:1-21 (e) and (h).

2. Respondent's indication on her on-line renewal application for the January 1, 2006-December 31, 2007 renewal cycle that she had satisfied the continuing education requirement constitutes a violation of N.J.S.A. 45:1-21(b).

DISCUSSION

Based on the foregoing findings and conclusions, a Provisional Order of Discipline was entered on November 14, 2006, provisionally imposing a public reprimand upon respondent, as well as a civil penalty in the amount of \$1,000.00 for respondent's violation of N.J.A.C. 13:40A -5.3., -5.4, as well as N.J.S.A. 45:1-21(b). A copy of the Order was forwarded to respondent by certified and regular mail at her address of record. The Provisional Order was subject to finalization by the Board at 5:00 p.m. on the 30th business day following entry unless respondent requested a modification or dismissal of the stated Findings of Fact or Conclusions of Law by submitting a written request for modification or dismissal setting forth in writing any and all reasons why said findings and conclusions should be modified or dismissed and submitting any and all documents or other written evidence supporting respondent's request for consideration and reasons therefor.

Respondent replied to the Provisional Order, requesting consideration in a letter dated November 27, 2006. Respondent did not object to the findings of fact or conclusions of law outlined in the Provisional Order, but requested that the Board reconsider the sanction sought. Respondent indicated she has been licensed since the inception of licensing and was a member of the first class to take and pass the test as a certified

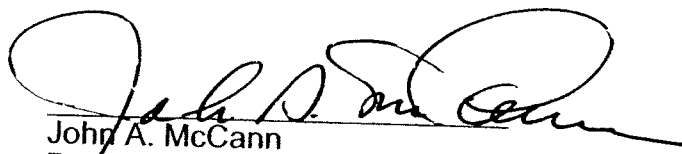
appraiser. She states she never previously missed a continuing education class until now. She also indicated she had a firm belief that she satisfied the continuing education requirements for the period. She acknowledged making a mistake and asked the Board to reconsider the amount of the fine.

Respondent's submission was reviewed by the Board, and the Board determined that further proceedings were not necessary and that no material discrepancies had been raised. The Board was not persuaded that the submitted material merited further consideration, inasmuch as respondent did not dispute the Findings of Fact or Conclusions of Law. The Board thus determined that the Provisional Order should be made final.

ACCORDINGLY, IT IS on this 13th day of February, 2007,
ORDERED that:

1. A public reprimand is hereby imposed upon respondent for her violation of N.J.S.A. 45:1-21(b), (e) and (h).
2. A civil penalty in the amount of \$1,000.00 is hereby imposed upon respondent.

NEW JERSEY STATE BOARD
OF REAL ESTATE APPRAISER


John A. McCann
President